

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Slava Vaysman

Signature of Debtor 1

Signature of Debtor 2

Executed on August 9, 2023
MM/DD/YYYY

Executed on _____
MM/DD/YYYY

Debtor 1 Slava Vaysman

Case number (if known) _____

For your attorney, if you are
represented by one

If you are not represented by
an attorney, you do not need
to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.


Signature of Attorney for Debtor

Date August 9, 2023
MM / DD / YYYY

Richard N. Golding
Printed name

The Golding Law Offices, P.C.
Firm name

161 N. Clark Street
Suite 1700
Chicago, IL 60601

Number, Street, City, State & ZIP Code

Contact phone (312) 832-7885

Email address rgolding@goldinglaw.net

0992100 IL
Bar number & State

Fill in this information to identify your case:

Debtor 1	Slava Vaysman		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparator's Notice,
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Slava Vaysman
Signature of Debtor 1

X

Signature of Debtor 2

Date **August 9, 2023**

Date

Fill in this information to identify your case:

Debtor 1	<u>Slava Vaysman</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	<u>NORTHERN DISTRICT OF ILLINOIS</u>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

Slava Vaysman
Signature of Debtor 1

Signature of Debtor 2

Date August 9, 2023

Date _____

Did you attach additional pages to Your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>Slava Vaysman</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF ILLINOIS</u>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Slava Vaysman
Signature of Debtor 1

X
Signature of Debtor 2

Date August 9, 2023

Date

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known):

Official Form 121

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You

For Debtor 1:

1. Your name

Slava

First name

Middle name

Vaysman

Last name

For Debtor 2 (Only if Spouse is Filing):

First name

Middle name

Last name

Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security Numbers you have used

1786

☐ You do not have a Social Security Number

☐ You do not have a Social Security Number

3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used

☒ You do not have an ITIN.

☐ You do not have an ITIN.

Part 3: Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

Slava Vaysman

Signature of Debtor 1

Date August 9, 2023

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X

Signature of Debtor 2

Date

Fill in this information to identify your case:

Debtor 1 Slava Vaysman

Debtor 2 _____
(Spouse if filing)

United States Bankruptcy Court for the Northern District of Illinois

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp.

- ☐ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

Official Form 122A - 1
Chapter 7 Statement of Your Current Monthly Income

12/19

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X Slava Vaysman

Slava Vaysman
Signature of Debtor 1

Date August 9, 2023
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

United States Bankruptcy Court
Northern District of Illinois

In re Slava Vaysman

Debtor(s)

Case No.

Chapter

7

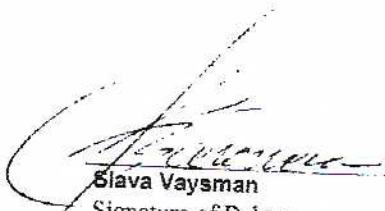
VERIFICATION OF CREDITOR MATRIX

Number of Creditors:

17

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 9, 2023


Slava Vaysman

Signature of Debtor

Debtor 1 **Slava Vaysman**

Cash number (if known)

8. Unemployment compensation
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
For you	\$ 0.00	\$
For your spouse	\$	\$

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$	0.00	\$
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10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$	0.00	\$
\$	0.00	\$
+	\$ 0.00	\$

Total amounts from separate pages, if any

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 2,411.24	+	\$	=	\$ 2,411.24
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Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11

Copy line 11 here=>

\$ 2,411.24

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ 28,934.88

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

IL

Fill in the number of people in your household.

1

Fill in the median family income for your state and size of household.

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$ 67,102.00

14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2. *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Slava Vaysman
Signature of Debtor 1

United States Bankruptcy Court
Northern District of Illinois

In re Slava Vaysman

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received	\$	<u>3,500.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **Boris Vaysman-father of Debtor**

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 11, 2023

Date

/s/ Richard N. Golding

Richard N. Golding

Signature of Attorney

The Golding Law Offices, P.C.

161 N. Clark Street

Suite 1700

Chicago, IL 60601

(312) 832-7885 Fax: (312) 755-5720

rgolding@goldinglaw.net

Name of law firm

ATTORNEY-CLIENT CONTRACT FOR CHAPTER 7 BANKRUPTCY

The undersigned, Slava Vaysman hereby retains the services of and employs Richard N. Golding and The Golding Law Offices, P.C. in a case to be commenced under Chapter 7 of the United States Bankruptcy Code.

The legal services to be rendered are as follows: (1) preparation and filing of the petition, Statement of Financial Affairs; Schedules and other related documents as may be required in relation to your case; Statement of Intention, Means Testing Statement; (2) attendance at all meetings of creditors in the bankruptcy case; (3) negotiation, preparation and filing of any pleadings required to reaffirm your obligation to pay any debt or lease; preparation and filing to redeem any property, if applicable; attendance at any hearing on the valuation of property; attendance at any hearing on a motion to dismiss your case under § 707(b); handle communications with creditors during the pendency of your case regarding claims with creditors may have against you (but not including the preparation and filing of claims' objections unless we agree upon that separately; and, if required (8) attendance at any reaffirmation or discharge hearing.

It is possible that the trustee assigned to your case, the U.S. Trustee, or any creditor may file a motion seeking dismissal of your case. If that happens, I will appear on your behalf at the that hearing, however, because the law is still being settled in that area of the Bankruptcy Code, that I can promise you that the outcome of such a hearing will be in your favor, although I will use every reasonable argument and evidence to achieve that result.

It is also possible that a creditor, the trustee or the U.S. Trustee may initiate a lawsuit against you to deny your discharge, or to determine dischargeability of any debt. At this time, that is excluded from the services described in this agreement. If I were to agree to represent you in such a case now, I would have to charge you for those services, and if no such case were filed, I would have to refund that portion of the fee- not to you, as the same would become property of the bankruptcy estate. If such a suit is filed, we will agree to retention of services and fees and costs at that time. Of course, you would be under no obligation to retain my services or the services of my firm for that work, or to pay us for its possibility.

In consideration of the legal services to be rendered by Richard N. Golding and the Golding Law Offices, P.C., the undersigned agrees to pay Richard N. Golding and the Golding Law Offices, P.C. prior to the Chapter 7 case being filed, the sum of \$3,500.00.00, plus \$350.00 for filing fees and credit report expense in cash or by cashier's check. The undersigned has discussed with Richard N. Golding the restrictions on compensation as set forth in the Bankruptcy Code and understands that said representation which occurs subsequent to the commencement of the bankruptcy case may not by law be included in or charged against the monies paid to the Attorney prior to the Petition, and that such services described above and subject to this agreement which occur after the petition which are billed separately will be billed at the preferred professional rate of \$490.00 per hour for services rendered by Richard N. Golding. Post-petition charges for legal services may be

paid only from monies which are not property of the estate or are earned by the undersigned after the date upon which the bankruptcy petition is filed.

It is further understood and agreed by the undersigned that he has not retained the services of Richard N. Golding, at this time, to represent the undersigned in any adversary proceeding, contested matter or lawsuit which may be presently pending, or which may be commenced after the date of this agreement. Should the undersigned request such representation in any adversary proceeding, contested matter or lawsuit, the undersigned understands that such legal services will be in addition to those described above and will be billed to the undersigned at the preferred professional rate of \$600.00 per hour for services rendered by Richard N. Golding.

The undersigned further understands that the representation described in this agreement does not in any way guarantee or represent to the undersigned that a discharge in bankruptcy will be obtained by the undersigned, or that all debts from which discharge can be sought will be included in any such discharge.

Signed and Agreed to this 3rd day of July 2023.


Slave Vaysman